

PRINT IT. KEEP IT HANDY. MAKE A FAMILY PLAN.

1 READ YOUR PAYSリップ

Understand the numbers.



Gross pay
Pay before deductions.



Deductions
Tax, pension or other items.



Net pay
Money actually received.



Check errors
Ask payroll if unsure.

2 COVER THE BASICS

Plan before spending.



Essential bills
Housing, food and transport.



Make a budget
List regular costs.



Set payment dates
Know when bills leave.



Avoid overdrafts
Watch your available balance.

3 BUILD A BUFFER

Start small.



Emergency savings
Save what you can.



Plan annual costs
Gifts, travel and repairs.



Protect your future
Learn workplace benefits.



Track spending
Check your account regularly.

4 STAY IN CONTROL

Good habits last.



Review monthly
Adjust when pay changes.



Spot scams
Protect login details.



Set goals
Choose a realistic target.



Enjoy responsibly
Budget for fun too.

MY FAMILY PLAN:

Local alert source: _____ Emergency contact: _____

YOUR FIRST SALARY — SAFETY NOTES

Keep this page with your visual quick-glance guide.

1

IMPORTANT NOTE 1

Payslips differ by country and employment type. Check gross pay, take-home pay, tax, pension, deductions and hours where relevant.

2

IMPORTANT NOTE 2

Before signing up for credit or subscriptions, check the full monthly cost and cancellation rules.

3

IMPORTANT NOTE 3

Automatic transfers to savings can help, but only after essential bills and any urgent debts are considered.

4

IMPORTANT NOTE 4

If your payslip looks wrong, contact payroll or your employer promptly. Keep copies of payslips and contracts securely.

MAKE IT PRACTICAL

Write your own local emergency number, contact details and relevant official alert service on page 1. Review the guide with your household.

OFFICIAL REFERENCE POINTS (check local rules):

moneyhelper.org.uk/en/work/employment

gov.uk/understanding-your-pay